



CIVILIAN PERSONNEL FACT SHEET

ELIGIBILITY REQUIREMENTS FOR FERS BENEFITS

An employee is eligible to retire voluntarily with an immediate annuity without any age if the employee:

- Has 5 years of creditable civilian service (except disability);
- Is separating from a position subject to FERS coverage; and
- Meets one of the age and service combinations below: *
- Age 62 with 5 years
- Age 60 with 20 years
- MRA** with 30 years

*FERS also has special retirement provisions which allow Law Enforcement Officers, Firefighters, and Air Traffic Controllers to retire earlier if certain occupation criteria is met.

**Minimum Retirement Age (MRA) ranges between 55 and 57 depending on the employee's year of birth.

FERS employees may also retire with a reduced optional retirement annuity at the MRA with at least 10 and less than 30 years of service if other requirements are met. This is referred to as an MRA + 10 annuity. Employees retiring under this provision are subject to a reduced annuity of five-twelfths of 1 percent for each full month the employee is under age 62 (5 percent a year). Employees at age 60 and 61 must have at least 10 years, but not less than 20 years of service.

An employee who leaves Federal service before meeting the age and service requirements for an immediate retirement benefit may be eligible for deferred retirement benefits. To be eligible the employee must have completed at least 5 years of creditable civilian service. The employee may then receive a full annuity when they reach age 62. The employee must not have received a refund of retirement deductions after separating from service. Contact your retirement counselor for more information.

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An employee who is involuntarily separated (other than for cause) is eligible for discontinued service retirement at:

Age 50 with 20 years of service.

Any age with 25 years of service.

FERS employees who meet the age and service requirements for discontinued service retirement may also be eligible to apply for voluntary early retirement. OPM must have authorized the agency to offer early retirements; and generally the retirement must create a vacancy that can be filled by an employee who would otherwise be separated or downgraded. There is no annuity reduction in reduction in FERS for employees who retire on a discontinued service or early voluntary retirement under age 55.

An employee covered under FERS is eligible for disability retirement annuity after completion of 18 months of creditable civilian service. The procedures for applying for disability retirement and the criteria used by OPM in making a disability determination are available by contacting your EMR specialist.